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(54) **SYSTEM TO DETERMINE PERMISSION TO CONTACT**

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(52) **U.S. Cl.**
CPC **H04W 12/08** (2013.01)

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See application file for complete search history.

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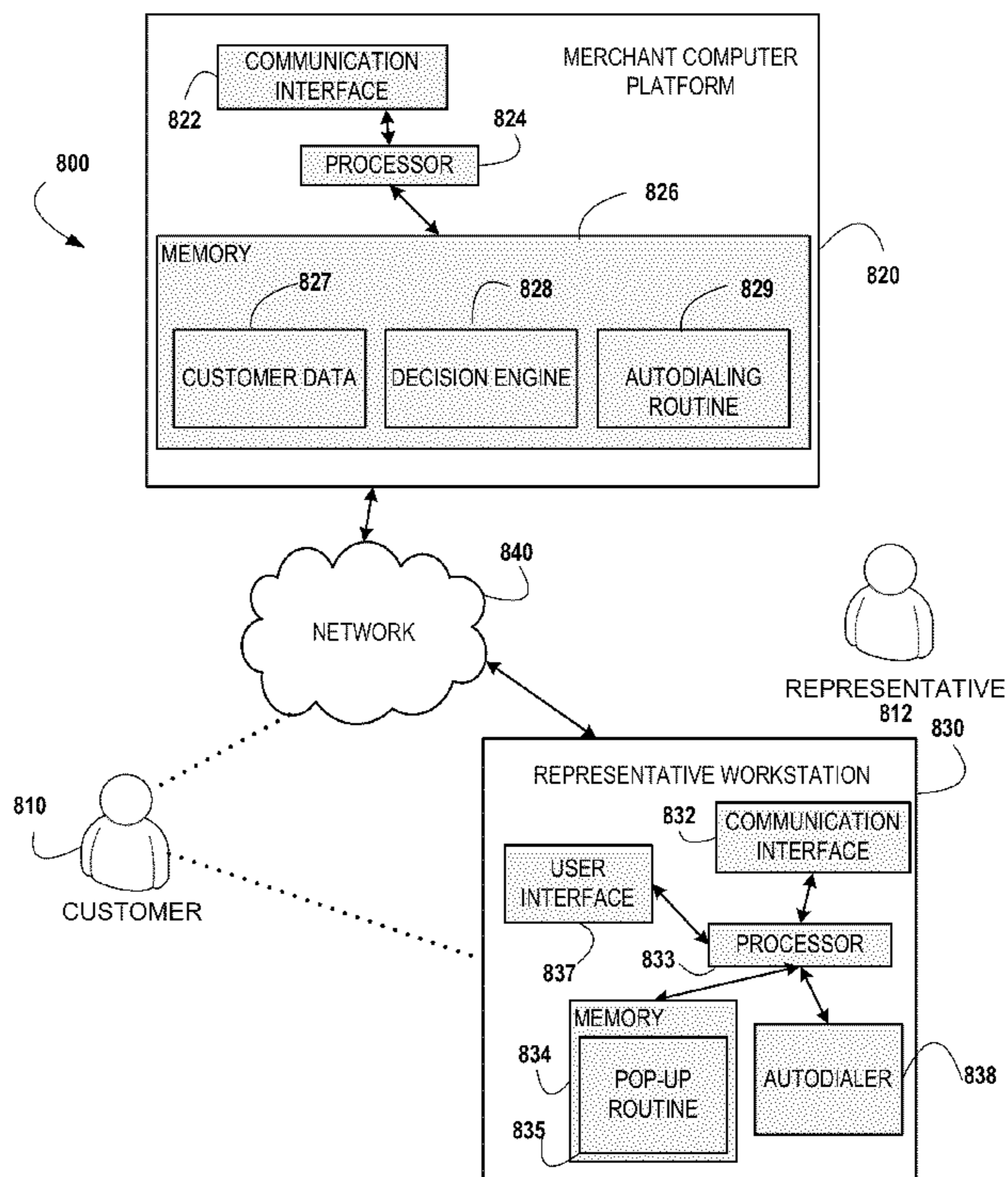
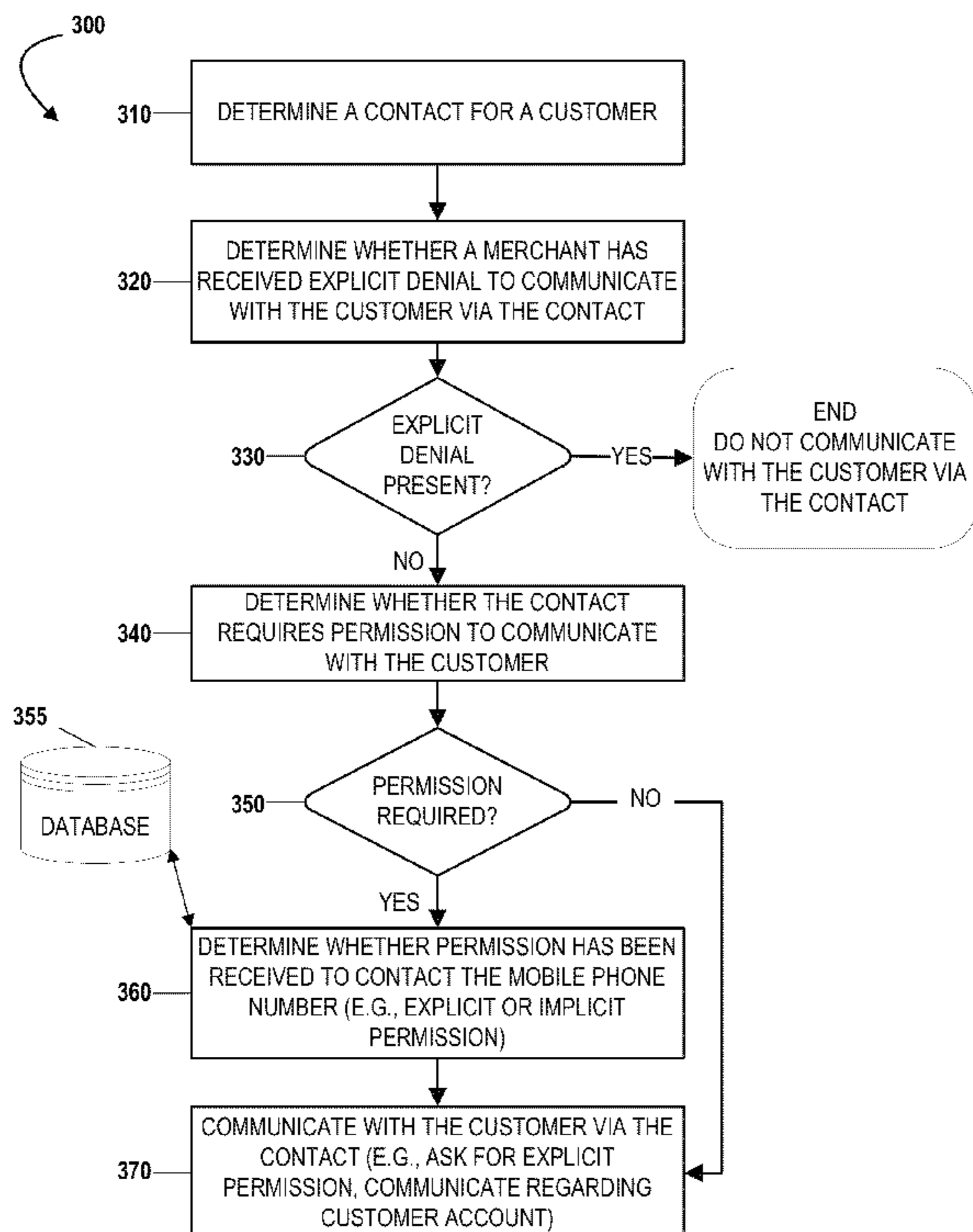
Primary Examiner — Hilina K Demeter

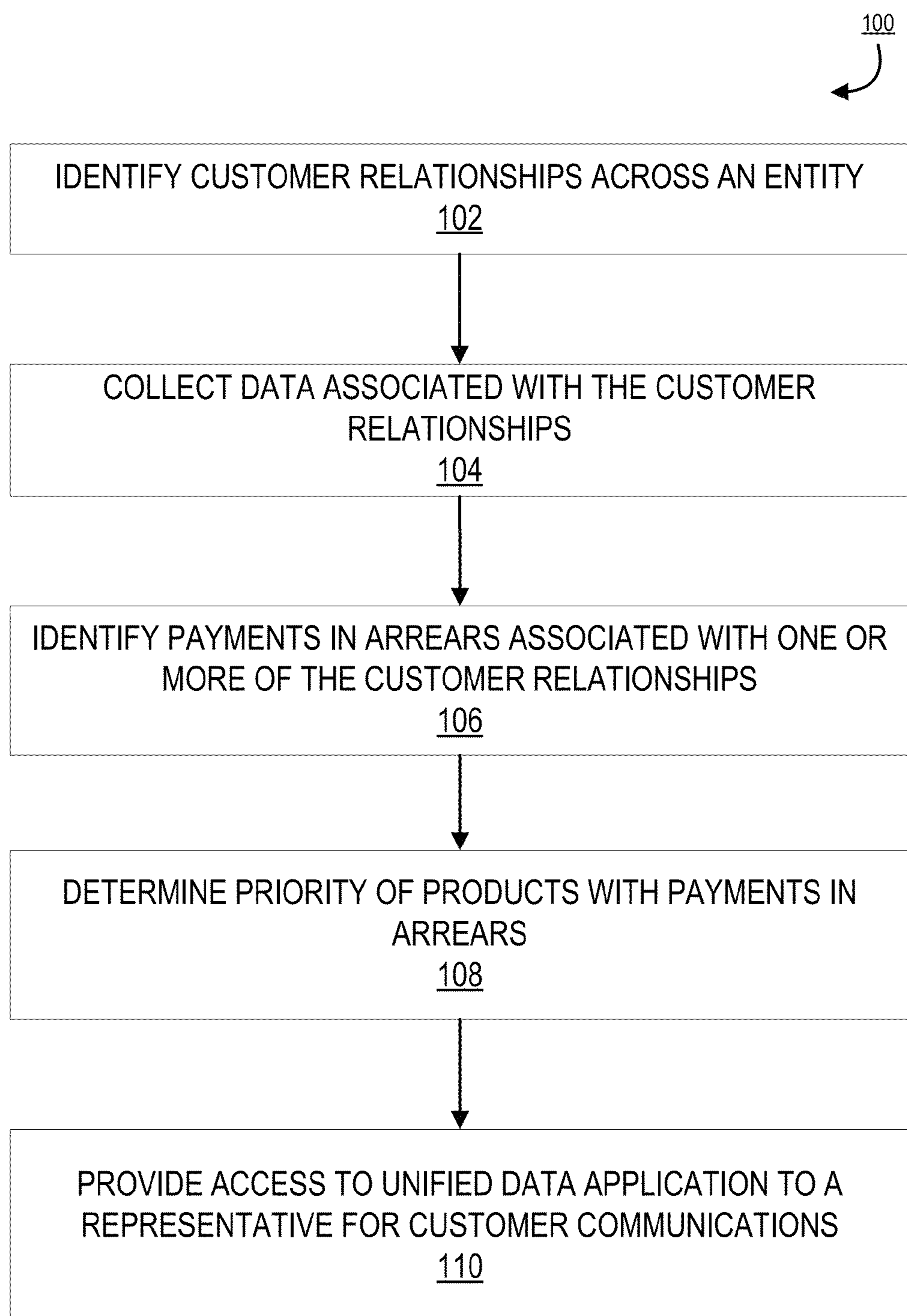
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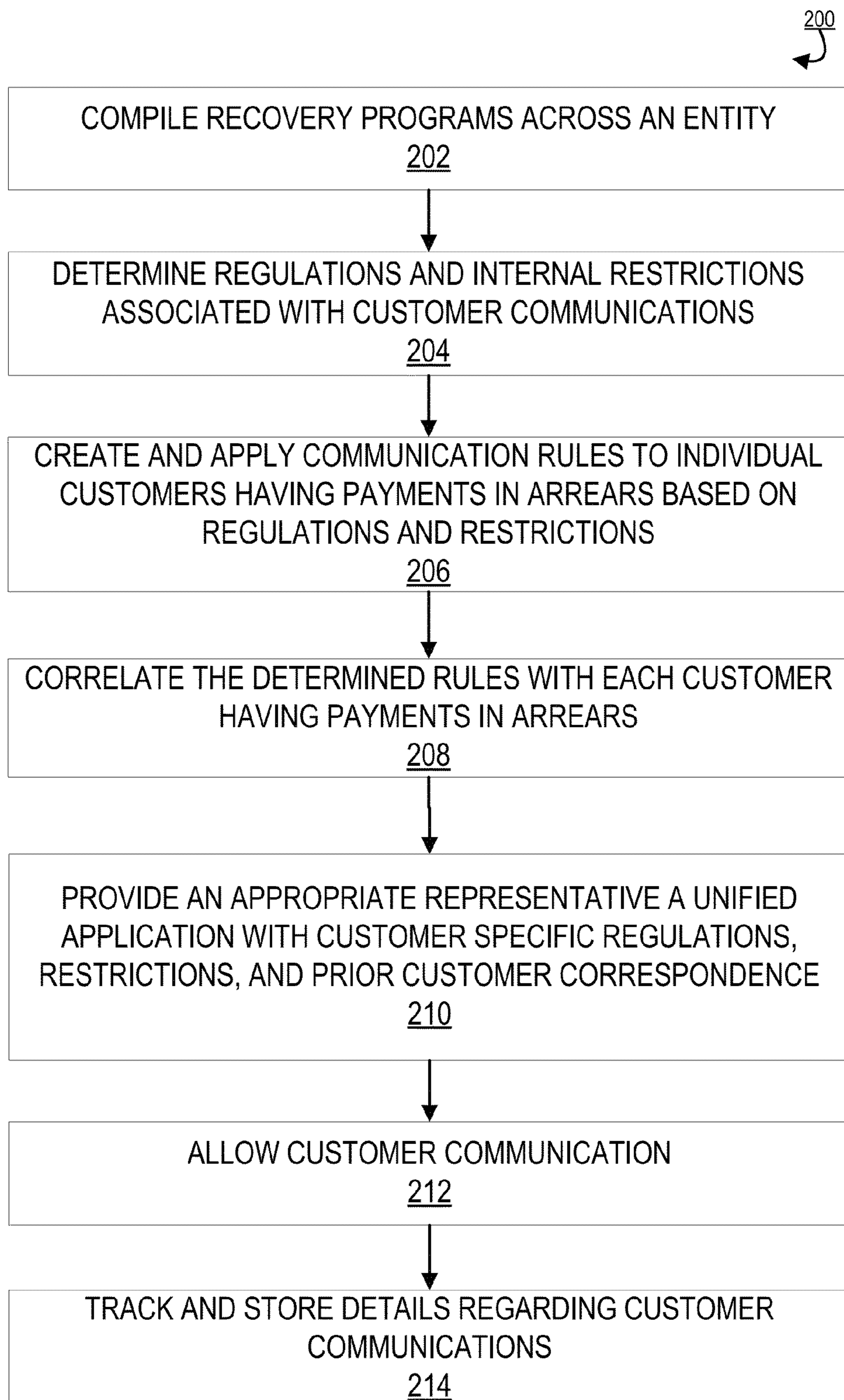
(57) **ABSTRACT**

Embodiments of the invention relate to systems, methods, and computer program products for determining permission to contact. The system, method, and computer program product are configured to determine a contact for a customer; determine when a merchant has received explicit denial to communicate with the customer via the contact; determine when the contact requires permission to communicate with the customer; and determine when permission has been received to communicate with the customer. The system can be used to comply with regulations for when a contact, such as a phone number, may be contacted using automatic dialing technologies.

20 Claims, 10 Drawing Sheets



**FIG. 1**

**FIG. 2**

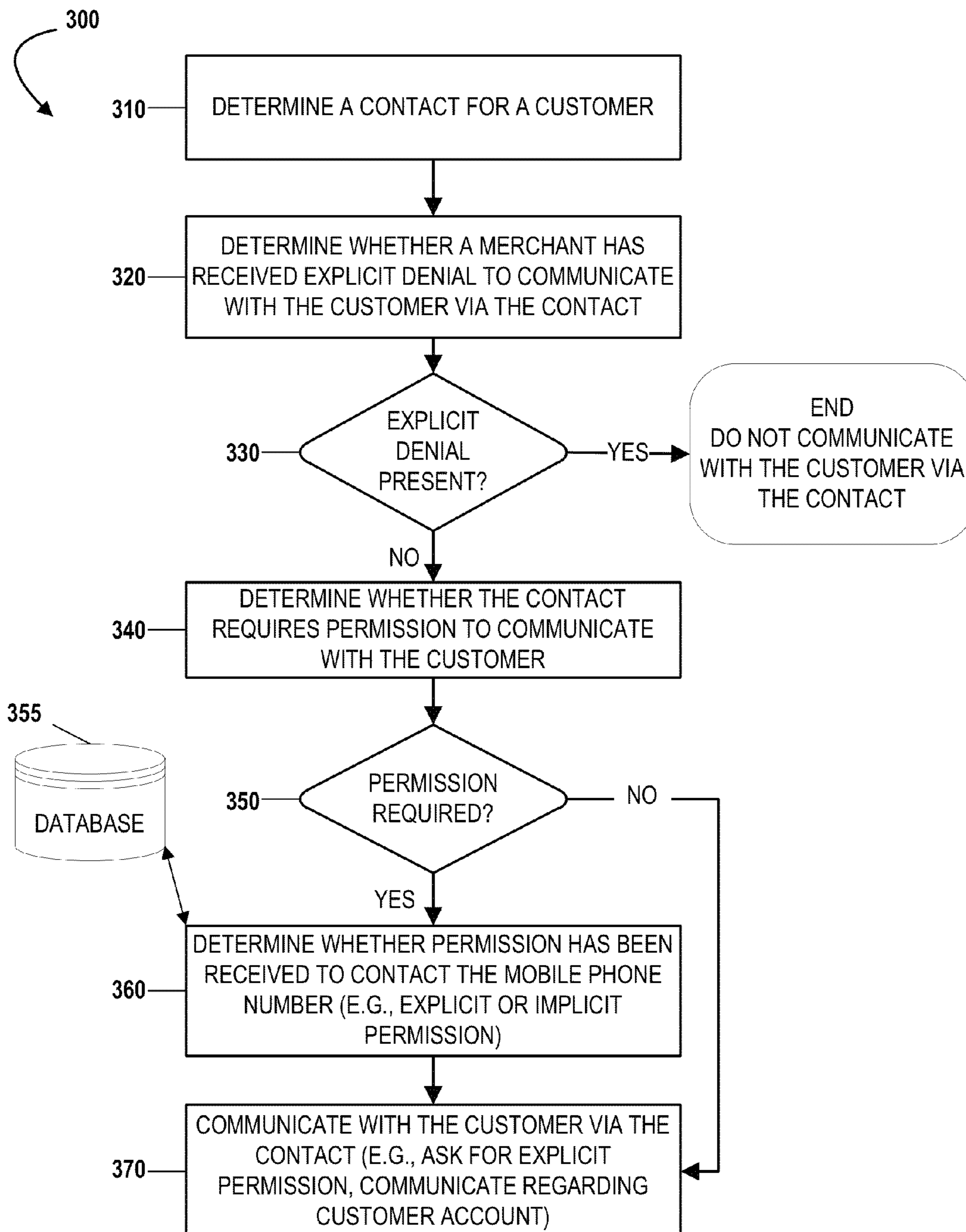


FIG. 3

Implicit Permission Identification Process
Daily Batch Process

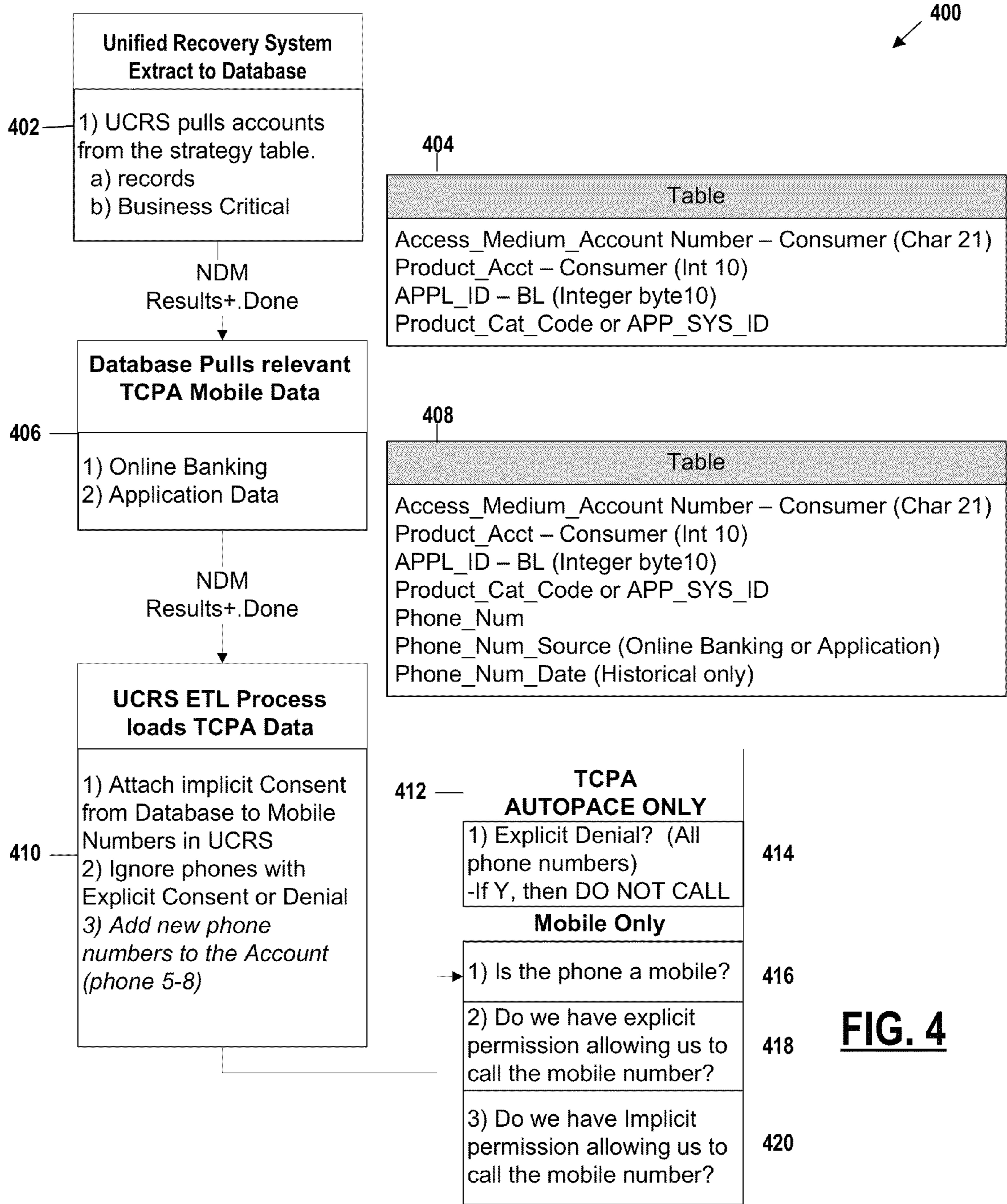


FIG. 4

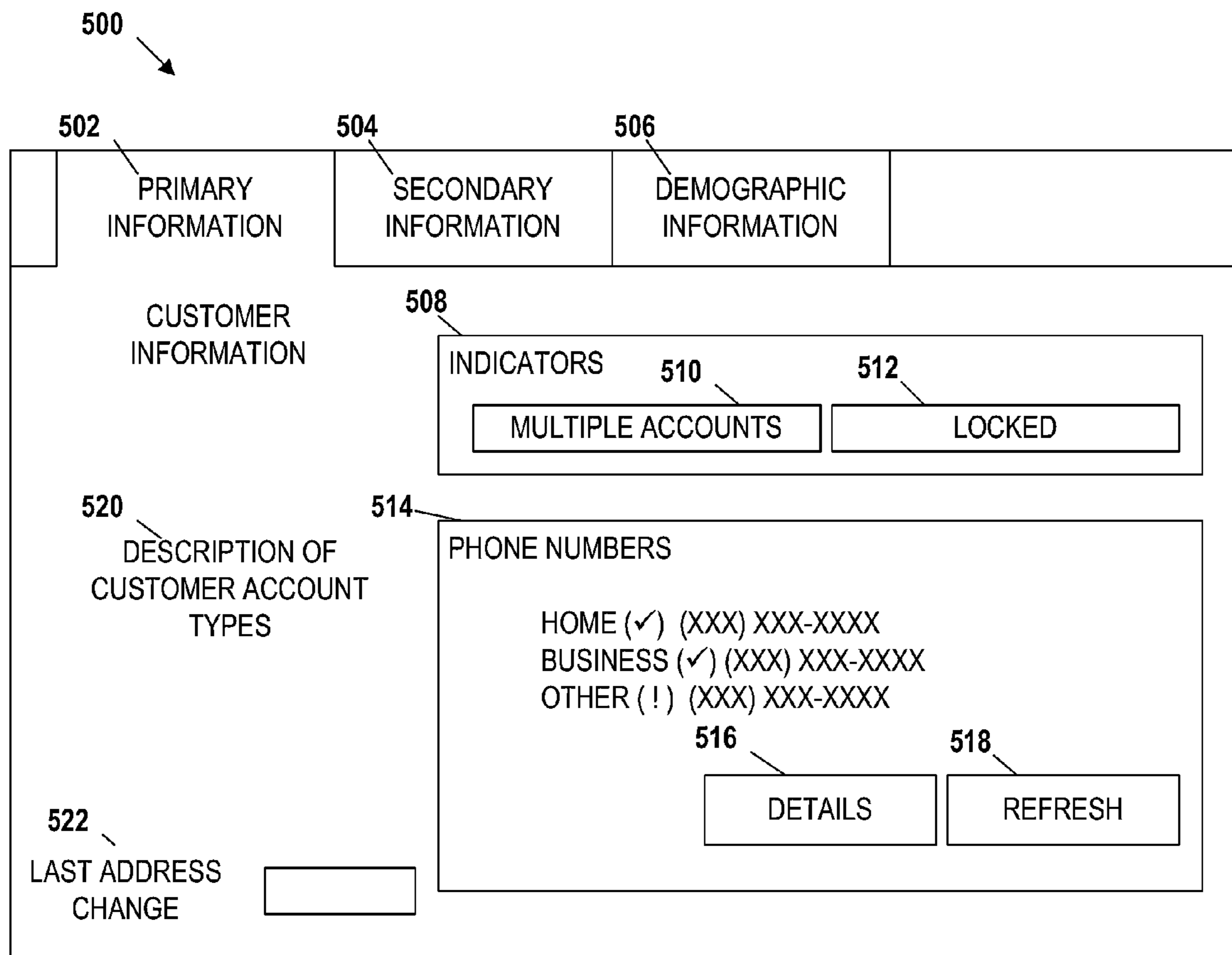


FIG. 5

600

PHONE NUMBERS																		
REMAINING ATTEMPTS																		
	CALLS		MESSAGES		PHONE USE		LINE TYPE		STATE		DIALER		PRE-RECORDED MSG		TEXT MSG		IMPLICIT CONSENT	
(✓) (XXX) XXX-XXXX	xx		xx		HOME		CELL		XX		*		*		*		*	
(✓) (XXX) XXX-XXXX	xx		xx		HOME		CELL		XX		*		*		*		*	
(!) (XXX) XXX-XXXX	xx		xx		HOME		CELL		XX		*		*		*		*	

* PLEASE OBTAIN CONSENT USING THE MOBILE PHONE NUMBER OPT IN CSI

FIG. 6

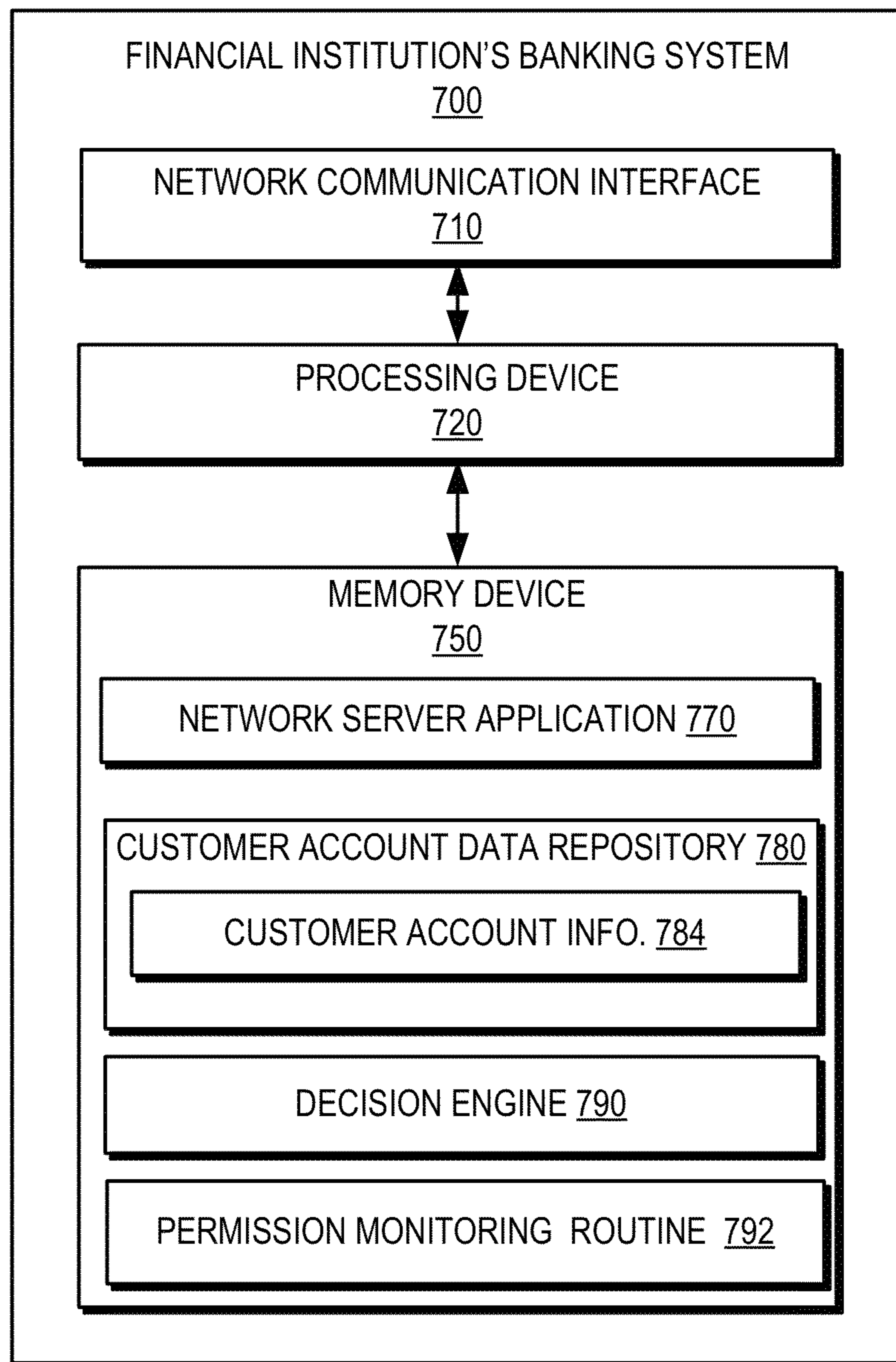


FIG. 7

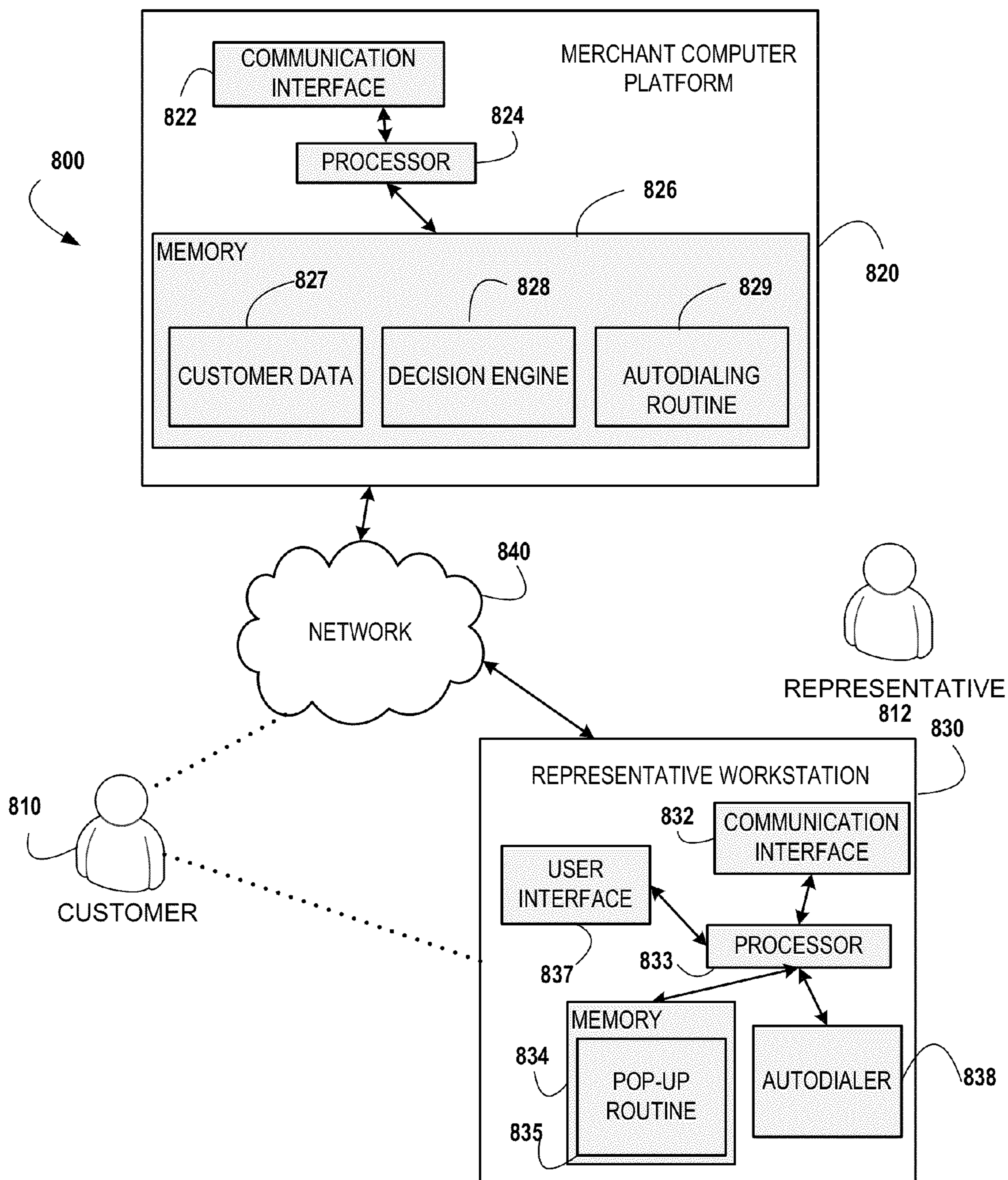



FIG. 8

900



MESSAGE CENTER	
MINI MIRANDA	POST DATED CHECK
POST DATED CHECK ASSOCIATE NOTIFICATION <u>DO NOT READ TO CUSTOMER</u>	
ACCOUNT #: XXXXXXXXX	
SOLICITATION OF POST DATED CHECK IS PROHIBITED IN STATE X. A CHECK CAN BE SCHEDULED IN THE FUTURE PER THE CUSTOMER'S REQUEST BUT CANNOT BE OFFERED.	
ACKNOWLEDGE	

FIG. 9

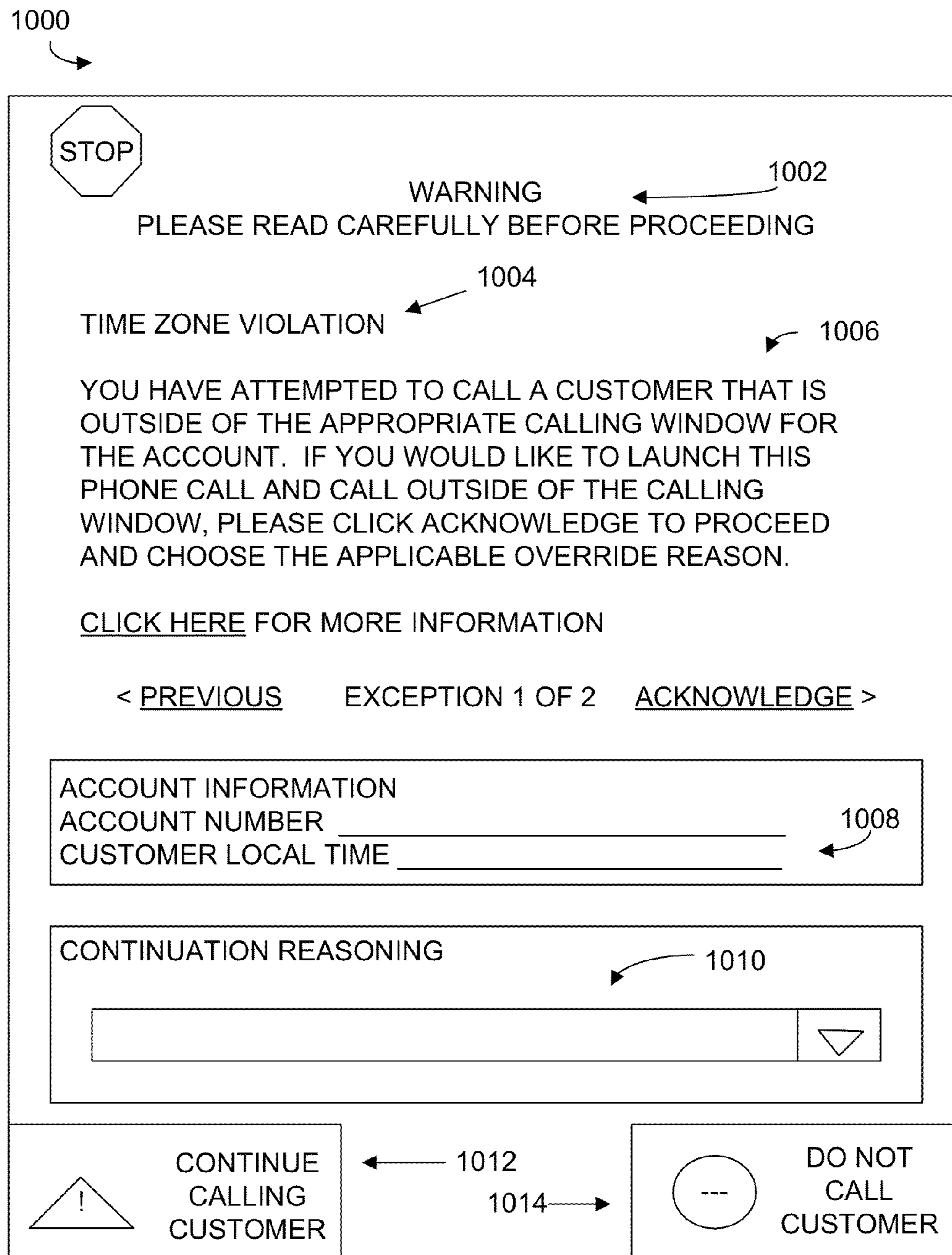


FIG. 10

SYSTEM TO DETERMINE PERMISSION TO CONTACT

BACKGROUND

In 1991, the Telephone Consumer Protection Act (TCPA) was passed by the United States Congress and signed into law. One provision of the TCPA prevents automated telephone equipment from dialing any telephone number assigned to a paging service, cellular telephone service, specialized mobile radio service, or other radio common carrier service, or any service for which the called party is charged for the call without the prior express consent of the called party. Thus, there is a need for a system to determine whether a merchant has permission to contact a customer via automated telephone equipment.

SUMMARY

The following presents a simplified summary of one or more embodiments of the invention in order to provide a basic understanding of such embodiments. This summary is not an extensive overview of all contemplated embodiments, and is intended to neither identify key or critical elements of all embodiments, nor delineate the scope of any or all embodiments. Its sole purpose is to present some concepts of one or more embodiments in a simplified form as a prelude to the more detailed description that is presented later.

In a first aspect, a system for determining permission to contact is provided. In some embodiments, the system includes a computer apparatus including a processor and a memory; and a software module stored in the memory, comprising executable instructions that when executed by the processor cause the processor to: determine a contact for a customer; determine when a merchant has received explicit denial to communicate with the customer via the contact; determine when the contact requires permission to communicate with the customer; and determine when permission has been received to communicate with the customer.

In some embodiments, the contact requires permission to communicate with a phone number associated with a mobile phone and a phone number that charges a recipient for a phone call. The permission to communicate with the customer may be selected from the group consisting of explicit permission and implicit permission. In a further embodiment, the implicit permission is received from the customer via an account registration. In some embodiments, the software module further includes executable instructions for communicating with the customer via the contact. The contact may be selected from the group consisting of a phone number for a voice call, a phone number for a text message, an email address, and a social network contact. In some embodiments, the software module further includes executable instructions for determining an autodialing campaign consisting of contacts for which permission to contact has been determined.

In a second aspect, a computer program product for determining permission to contact is provided. In some embodiments, the computer program product includes a non-transitory computer readable storage medium having computer readable program code embodied therewith, the computer readable program code comprising: a computer readable program code configured to determine a contact for a customer; a computer readable program code configured to determine when a merchant has received explicit denial to communicate with the customer via the contact; a computer readable program code configured to determine when the contact requires permission to communicate with the customer; and a com-

puter readable program code configured to determine when permission has been received to communicate with the customer.

In some embodiments, the contact requires permission to communicate with a phone number associated with a mobile phone and a phone number that charges a recipient for a phone call. In some embodiments, the permission to communicate with the customer is selected from the group consisting of explicit permission and implicit permission. In an embodiment, the implicit permission is received from the customer via an account registration. In an embodiment, the computer program product further includes computer readable program code configured to communicate with the customer via the contact. The contact may be selected from the group consisting of a phone number for a voice call, a phone number for a text message, an email address, and a social network contact. In an embodiment, the computer program product further includes computer readable program code configured to determine an autodialing campaign consisting of contacts for which permission to contact has been determined. What qualifies as implicit permission may change over time and therefore the system is configured prompt associates on the front end when communicating with customers. The system informs the associate that implicit or implied consent permits automatic communication, but that the associate should question whether the customer will also provide explicit consent.

In some embodiments, the system limits the frequency of requests for express consent from the customer. For example, the system may limit the frequency to one request ever predetermined period of time (e.g., 45 days), a predetermined time since the last request (e.g., 48 hours), or a user defined period of time (e.g., ask me again next year). The system permits business administrators to incorporate these limitations without technological intervention. In this way, business needs are met while maintaining the customer experience.

In a third aspect, a method for determining permission to contact is provided. In an embodiment, the method includes determining, via a computing device processor, a contact for a customer; determining, via a computing device processor, when a merchant has received explicit denial to communicate with the customer via the contact; determining, via a computing device processor, when the contact requires permission to communicate with the customer; and determining, via a computing device processor, when permission has been received to communicate with the customer.

In some embodiments, the contact requires permission to communicate with a phone number associated with a mobile phone and a phone number that charges a recipient for a phone call. In an embodiment, the permission to communicate with the customer is selected from the group consisting of explicit permission and implicit permission. In a further embodiment, the implicit permission is received from the customer via an account registration. In a still further embodiment, the method further includes communicating with the customer via the contact. The method may include determining, via a computing device processor, an autodialing campaign consisting of contacts for which permission to contact has been determined.

Other aspects and features, as recited by the claims, will become apparent to those skilled in the art upon review of the following non-limited detailed description of the invention in conjunction with the accompanying figures.

BRIEF DESCRIPTION OF THE DRAWINGS

Having thus described embodiments of the invention in general terms, reference will now be made to the accompanying drawings, which are not necessarily drawn to scale, and wherein:

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FIG. 1 provides a high level process flow illustrating the unified recovery process, in accordance with one embodiment of the present disclosure;

FIG. 2 provides a high level process flow illustrating the unified recovery system process, in accordance with one embodiment of the present disclosure;

FIG. 3 is a flow diagram illustrating a high-level process flow for a system and method for implementing a workflow rules engine, in accordance with embodiments of the disclosure;

FIG. 4 is a flow diagram illustrating a process flow for identifying implicit permission to contact, in accordance with embodiments of the disclosure;

FIG. 5 is an exemplary screenshot of a graphical representation of a primary information screen for a customer, in accordance with embodiments of the disclosure;

FIG. 6 is an exemplary screenshot of a graphical representation of contacts for a customer, in accordance with some embodiments of the disclosure;

FIG. 7 is a block diagram illustrating exemplary technical components of a financial institution banking system, in accordance with an embodiment of the present disclosure;

FIG. 8 is a block diagram of an environment for implementing a system to determine permission to contact, in accordance with an embodiment of the present disclosure;

FIG. 9 is an exemplary screenshot of a graphical representation of a pop-up for guiding a representative to seek permission to contact, in accordance with an embodiment of the present disclosure; and

FIG. 10 provides an interface illustrating a warning message presented to the representative.

DETAILED DESCRIPTION OF EMBODIMENTS OF THE INVENTION

Embodiments of the present disclosure now may be described more fully hereinafter with reference to the accompanying drawings, in which some, but not all, embodiments of the disclosure are shown. Indeed, many different forms may be possible and the disclosure should not be construed as limited to the embodiments set forth herein; rather, these embodiments are provided so that this disclosure may satisfy applicable legal requirements. Like numbers refer to like elements throughout.

Where possible, any terms expressed in the singular form herein are meant to also include the plural form and vice versa, unless explicitly stated otherwise. Also, as used herein, the term “a” and/or “an” shall mean “one or more,” even though the phrase “one or more” is also used herein. Furthermore, when it is said herein that something is “based on” something else, it may be based on one or more other things as well. In other words, unless expressly indicated otherwise, as used herein “based on” means “based at least in part on” or “based at least partially on.” It should also be understood that while some embodiments describe the methods or products as comprising one or more elements, the methods or elements may also consist of or consist essentially of the elements disclosed herein.

Furthermore, the term “product” or “account” as used herein may include any financial product, service, or the like that may be provided to a customer from an entity that subsequently requires payment. A product may include an account, credit, loans, purchases, agreements, or the like between an entity and a customer. The term “relationship” as used herein may refer to any products, communications, correspondences, information, or the like associated with a customer that may be obtained by an entity while working with a

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customer. Customer relationship data may include, but is not limited to addresses associated with a customer, customer contact information, customer associate information, customer products, customer products in arrears, or other information associated with the customer’s one or more accounts, loans, products, purchases, agreements, or contracts that a customer may have with the entity.

Although embodiments of the present invention described herein are generally described as involving a merchant, it will be understood that merchant may involve one or more persons, organizations, businesses, institutions and/or other entities such as financial institutions, that implement one or more portions of one or more of the embodiments described and/or contemplated herein.

Thus, apparatus, systems, methods and computer program products are herein disclosed for determining whether a merchant has permission to contact a customer. Inasmuch as financial institutions often contact customers to discuss accounts and/or offer new products, specific embodiments disclosed herein relate to financial institutions. However, such embodiments are exemplary.

FIG. 1 illustrates a high level process flow for a unified recovery process 100 in which the system to determine permission to contact may be used. As illustrated in block 102, the process 100 begins with identifying customer relationships across an entity. In this way, the system may identify all products that a customer may have with the entity across one or more lines of business within the entity. As such, addresses, affiliates, phone numbers, customer products, products with payments that are in arrears, and any other information that may be associated with a single customer may be gathered across the lines of business of an entity. Next, as illustrated in block 104, the data associated with the customer relationships may be collected and compiled in association with the customer. As such, all relationship data may be stored in association with a customer including those products and/or accounts that are in arrears.

The next step in the process 100, as illustrated in block 106, is to identify payments in arrears associated with the customer. As such, the products or accounts that have payments in arrears that are associated with that particular customer are identified. A product or account with a payment in arrears may be qualified as being in arrears based on the entity itself and/or agreements for payment between the customer and the entity. For example, after the due date for payment for the product or after a predetermined number of days after the due date, the product may be considered by the entity to be in arrears. Furthermore, the accounts or products with payments in arrears for people affiliated with that customer, such as when the customer is a guarantor for the associate or the like, may also be identified by the system. People affiliated with the customer may include friends, family, or the like associated with the customer.

As illustrated in block 108, the system determines the priority of the products with payments in arrears. In this way, the system may determine which products in arrears should take priority over the other products for purposes of recovery of payments. The primary account for recover is the account or product that the entity has identified as having payment in arrears that is the one which needs to be recovered first. This may be based on entity determination, interest rate, amount, importance, or the like. As such, the system may identify the products with payments in arrears that are the most important to recover first ahead of the other payment products. Thus, the representative may focus on recovering payments for that identified product.

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Finally, as illustrated in block **110**, the process **100** continues by providing access to a unified application to a representative for customer communications. The unified application provides the representative with an across the entity view of the customer's relationship with the entity as well as information associated with the primary account and other accounts with payments in arrears. The unified application may also use the system and method to determine permission to contact prior to allowing the representative to communicate with the customer. Finally, the unified application also provides information associated with prior customer communications. As such, the invention provides a holistic customer service experience for a customer with accounts in arrears.

FIG. 2 illustrates a high level process flow for the unified recovery system process **200**, in accordance with one embodiment of the present disclosure. The process **200** describes a high level of the unified recovery system's steps to providing a representative with the unified application to aid in payment in arrears recovery. First, as illustrated in block **202**, the system compiles the various recovery programs across the entity. In this way, all recovery programs may be centralized, such that the representative can log into a single system. This eliminates requiring the representative to log into a plurality of software programs in order to view and understand all relationships a customer has with the entity.

Next, as illustrated in block **204**, the system may determine regulations and internal restrictions associated with individual customer communications. Regulations may include laws or other regulations regarding the time of day a customer may be contacted, the amount of times within a given day/week/month that a customer may be contacted, a telephone number in which a customer may be contacted, or the like. As such, the system ensures that the representative is following all regulations and/or laws regarding the contacting of customers with products having payments in arrears. Internal regulations may include any rule that an entity may put in place to restrict or warn a representative prior to the representative contacting a customer or during the representative's communication with the customer. For example, an internal regulation may be set based on a customer communication preference, such as a specific telephone number to utilize for communications with the customer. In another example, the entity may identify an event that requires the entity to delay in communicating with a customer regarding a product with a payment in arrears (e.g., a natural disaster in the geographic area where the customer is located or another known event that may interfere with a customer providing payment).

In some embodiments, the regulations or restrictions may, in some instances, be overridden by the representative. In this way, the representative may still contact the customer even if a regulation or restriction is in place. The representative may need to input a reason for overriding the regulation or restriction. In some embodiments, the regulation or restriction may not be overridden by any representative. In this way, the system will not allow the representative to communicate with the customer at that time. In some embodiments, no regulation or restriction may be placed on a customer communication. As such, the representative may contact the customer at any time.

Next, as illustrated in block **206** the system may utilize the regulations and restrictions to create rules for customer communications. These rules may be created and applied to a customer on a customer-by-customer basis. In this way, each customer, based on the customer's location, telephone number, or the like, may have a unique set of rules applied for him/her based on regulations and/or restrictions that may apply to the customer having payments in arrears for prod-

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ucts. Next, once the rules have been created and applied in block **206**, the determined rules may be correlated with each individual customer having payments in arrears, as illustrated in block **208**. In some embodiments, the system to determine permission to contact is also used to determine rules for when a customer may be contacted.

As illustrated in block **210** of FIG. 2, the system may provide a unified application for displaying a customer relationship to an appropriate representative. The unified application has specific regulations, restrictions, and prior customer correspondence associated therewith. An appropriate representative may be identified by the system based on which representative has experience with that particular customer, knowledge with a particular account in arrears, or general expertise regarding a field associated with the primary account for recovery. The system may identify and match the customer with the appropriate representative based on these factors.

Next, as illustrated in block **212** the system may allow the representative to initiate a communication with the customer. Allowing the representative to initiate a communication with a customer may be based on the determined regulations and restrictions. In some embodiments, the regulations and restrictions will not allow a representative to communicate with the customer. In some embodiments, the regulations and restrictions will warn against communicating with the customer. However, a representative may be able to override the warning. In some embodiments, the regulations and restrictions will allow a representative to communicate with the customer.

Finally, as illustrated in block **214**, the system may track and store details regarding the customer communications. In this way, the system may track the disposition of the communication, such as determining if a communication was answered by the customer, a busy signal was received, or that the customer answered the communication. The system may identify the date, time, means of communication (such as specific telephone number, email address, or the like). Furthermore, the system may store any comments or notes made by the representative during the communications.

FIG. 3 illustrates a general process flow **300** for an apparatus or system for determining permission to contact a customer consistent with an embodiment of the present disclosure. In some embodiments, the system determines a contact for a customer, determines whether the contact requires permission to communicate with the customer, determines whether permission has been received, and communicates with the customer via the contact. In some embodiments, the system also determines whether explicit denial to contact the customer has been received. The system may also prompt a representative communicating with the customer to request permission to communicate with the customer through additional channels in the future.

As shown in block **310**, the system determines a contact for a customer. A contact is a piece of information that allows another party to communicate with the customer. For example, the contact may be a phone number, e.g., a landline or mobile phone number. The system disclosed herein may be used with various types of contacts, including phone numbers for voice or text messaging, email addresses, private messaging address (such as through a web forum, social network messaging, instant messaging, physical mail, in-person contact, messages provided when logging into merchant websites, messages on ATMs or receipts, and the like. In an embodiment, when a phone number is added to an online profile, the system associates this phone number as a contact with the customer via a batch processing process.

In some embodiments, the contact is provided by the customer. For example, the customer may enter a phone number into a form when applying for an account. The customer may provide an email address when registering for electronic statements. In further embodiments, the contact is retrieved by the system. For example, the system may determine that a newly opened account does not have a contact phone number associated with it but that the account is related to another account having an associated phone number. The system may also retrieve contacts from publicly-available information, such as databases of contacts for customers, social networks, or the like.

In some embodiments, the customer is a customer of the merchant, e.g., the financial institution communicating with the customer. The customer may have an account or relationship with the merchant. For example, the customer may have a credit card or line of credit with the merchant. In some embodiments, the merchant is communicating with the customer regarding accounts in arrears or discussing recovery of payment in arrears. In further embodiments, the customer is a customer of a third party associated with the merchant. For example, the merchant may be contracted to communicate with the customer by the third party. In a still further embodiment, the customer is a potential customer of the merchant or a third party. The customer may be an individual or an entity such as a business, non-profit, or governmental entity. The customer may have multiple contacts and multiple accounts with the merchant.

In some embodiments, the contact is determined automatically by the system. For example, the contact may be determined based on criteria associated with the customer. If the customer has an account in arrears, the contact may be determined by the system after a search criteria identifies the account in arrears. In some embodiments, the contact is identified based on search criteria entered by an administrator or representative. For example, the administrator may be creating an autodial campaign for phone numbers based on location, account characteristics, and the like. The system to determine permission to contact can act in the background to provide only those contact phone numbers which the system has permission to contact to the administrator. In this embodiment, search criteria are used to create an autodial list comprising contacts which the system has permission to contact.

In block 320, in some embodiments the system determines whether a merchant has received explicit denial to communicate with the customer via the contact. For example, a customer may have explicitly informed the merchant that the customer does not wish to be communicated with via the contact. The customer may inform the merchant not to call the customer, email the customer, text message the customer, or the like. In some embodiments, the customer informs the merchant to only contact the customer via a specific channel, such as via postal mail. In an embodiment, the system receives the explicit denial to communicate with the customer via the contact and stores the denial in a database. The system may receive the denial directly from the customer or via a third party. For example, the customer or a representative of the customer may send a letter to the merchant providing explicit instructions to not be contacted via a specific contact means. In some embodiments, the customer provides explicit denial to communicate via a specific channel, e.g., a specific phone number or email address, but in further embodiments the customer provides explicit denial to communicate with the customer via all contacts associated with the customer.

In an embodiment, the explicit denial is a request from the customer to not be communicated with via one or more channels. The explicit denial may be a cease and desist letter. In

some embodiments, the explicit denial is conditional on characteristics of the merchant, the customer, or the communication. For example, the customer may provide explicit denial to communicate via a contact between the hours of 9:00 pm and 9:00 am. The system determines the time of the communication and evaluates whether the conditional denial is present. In some embodiments, the conditional denial is based on actions of the customer. For example, the customer may inform the system to not communicate with the customer unless the customer has an account in arrears.

Communicating with a customer means using a contact to reach or, in some embodiments, attempt to reach the customer. For example, a phone call may be used to communicate with the customer. A phone call that is made to a customer but does not reach the customer may also be considered communicating because the missed call may show up on the customer's phone. Communicating with the customer may be audibly communicating with the customer, such as via a teleconference or a phone call and/or visually communicating with the customer, such as via a text message or email.

In decision block 330, if explicit denial is present then the system does not communicate with the customer via the contact. If explicit denial is not present, then the system continues to block 340, wherein it determines whether the contact requires permission to communicate with the customer.

In some embodiments, the contact requires permission to communicate with the customer because of a federal, state, or local law or regulation. For example, the Telephone Consumer Protection Act of 1991 requires the prior express consent of the called party before using an autodialer to contact any telephone number assigned to a paging service, cellular telephone service, specialized mobile radio service, or other radio common carrier service, or any service for which the called party is charged for the call. An autodialer is a computerized and/or mechanical system for communicating with a contact, such as an autodialer for dialing phone numbers. Analogous systems for email, text messages, or the like may also be considered autodialers. As will be discussed herein, the system may also determine whether the contact falls within these criteria. Prior express consent may be explicit or implicit.

In another embodiment, a contact may require permission to communicate with the customer based on a business decision. For example, in some jurisdictions no law restricts a merchant from using an autodialer to communicate with a landline telephone. In these jurisdictions, however, a merchant may establish business decisions and rules requiring permission to communicate via one or more contact channels. For example, the merchant may establish a business decision rule requiring permission from the customer before the customer is contacted via text message or via a social networking site.

In a still further embodiment, a contact may require permission to communicate with the customer based on a request received from the customer. For example, the customer may inform the merchant that explicit permission to communicate via any contact currently in the system or added to the system at a later date is required.

Turning now to decision block 350, if permission is required, the system determines whether permission has been received in block 360. If permission is not required then the system communicates with the customer via the contact as shown in block 370.

In an embodiment, a decision engine determines whether permission has been received. In an embodiment, the decision engine determines whether permission is required and, if so, whether permission has been received. Permission may be

express or implicit. In an embodiment, the decision engine is a processor and memory configured to cause computer readable code to perform specific actions. The decision engine receives information on the customer's history, the contact, and in some embodiments additional information regarding the customer's financial actions. For example, the system may receive the customer account number, the type of contact, and the transaction history of the customer for one or more accounts.

In block **360**, in some embodiments the system determines whether permission has been received based on account information for the customer. For example, the customer account may have an annotation showing that express permission has been granted to communicate with the customer via an autodialer. Turning briefly to FIG. **6**, a record of contacts, e.g., phone numbers, for a customer, as well as explicit and/or implicit permission may be available to the system, such as via a database. In a first embodiment, the system first determines whether explicit permission has been received from the customer. If the system does not have explicit permission to communicate with the customer via the contact, then the system determines whether the merchant has received implicit permission to communicate with the customer via the relevant contact. FIG. **4** discusses how the system determines whether implicit permission has been received.

In block **370**, the system communicates with the customer via the contact if permission is not required or if the system has permission to contact (express or implicit). If permitted under regulations, the system may communicate via a manual or automated dial system, via a text messaging system, or the like. As should be understood, the system confirms that the permission, if required, is associated with the specific channel that the system uses to communicate with the customer. For example, explicit permission to communicate via a specific phone number may not provide permission to communicate via an email address.

In an embodiment, the system prompts a representative of the merchant, e.g., a person speaking with the customer on behalf of the merchant, to request explicit permission via a pop-up message or other visual or audible display visible to the representative. For example, the representative may be provided information regarding the customer on a screen of a computing device. FIGS. **5**, **6**, and **9** depict exemplary screenshots available to the representative that provide information to the representative during communication with the customer. FIG. **5** provides an account information page, FIG. **6** provides a specific contact and permissions page for a customer, and FIG. **9** provides an example of a pop-up information screen providing specialized information on the customer.

In a further embodiment, the representative also uses the communication to discuss a specific issue with the customer. For example, the representative may discuss an account in arrears with the customer. In some embodiments, the communications are automatically recorded. In other embodiments, the communications are only recorded at the request of the representative or the customer. In a still further embodiment, the communications are randomly selected to be recorded or recorded based on exceptions that occur before or during the communication.

FIG. **4** provides a general process flow **400** for a system and method of identifying implicit permission to contact, in accordance with an embodiment of the invention. In an embodiment, the system receives accounts including an account number and an account name; determines whether the account is subject to dialer restrictions; determines

whether implicit permission to autodial the account has been received; and dials the account.

In block **402**, the system pulls all accounts from the strategy table. The accounts may include cash collateral accounts, bank loan accounts, and/or other types of accounts. In an embodiment, the accounts include records for the accounts such as transaction records, prior communication records, and the like. In some embodiments, the records and/or accounts are a subset of all records and/or accounts available to the system. For example, the records and accounts may be designated business critical by an administrator or algorithm based on some characteristic of the account. Block **404** depicts an exemplary table of accounts that are extracted from the strategy table. The table may include the account number and the consumer or customer name.

In block **406**, the system determines the data that are relevant to TCPA regulations. As discussed, the TCPA limits which phone numbers may be contacted using automatic or electronic dialers. The system compares the contacts for the account from block **402** with records of phone numbers associated with TCPA restrictions and identifies those phone numbers for which the system requires advance express permission. The system may pull the TCPA mobile data from online banking systems of the merchant and/or application data, such as the application a customer filled out when applying for an account. Block **408** depicts an exemplary table of TCPA mobile data, including the account number, the consumer or customer, the phone number, the source of the phone number, and the data that the phone number was received.

In an embodiment, the system evaluates one or more databases to identify phone numbers that are relevant to TCPA regulations. For example, the system may connect to the TELCORDIA® database to identify phone numbers that were originally categorized as a mobile phone number. Because individuals may transfer phone numbers between mobile and landline, in some embodiments the system also evaluated NEUSTAR® databases to identify which phone numbers have been ported from landline to mobile.

In block **410**, the system loads the data that are relevant to TCPA regulations. In an embodiment, the loading is conducted via an extract, transform, load process (ETL process). At least three processes may occur when the system loads the TCPA data. The system may attach implicit consent from the database to mobile numbers in the system; the system ignores phone numbers with explicit consent or denial; and the system adds new phone numbers to the account.

In an embodiment, the system determines new phone numbers based on evaluation of one or more external databases. For example, the system may evaluate new applications and updated online permissions to determine whether a customer has provided implicit permission to contact. A customer may have updated preferences on an account and in doing so granted implicit permission to be contacted.

In block **412**, the system completes a series of steps for autopace or automatic dialing contact list generation. The system determines whether explicit denial for both landline and mobile phone numbers is present **414**, determines if the phone is a mobile phone **416**, determines if explicit permission for mobile phone numbers is present **418**, and determines whether implicit permission for mobile phone numbers is present **420**.

As discussed, the system can determine whether explicit denial is present in many different ways, some of which are disclosed in block **320** of FIG. **3**. If explicit denial is present then the system stops contact with the customer via the phone number.

When developing autodialer campaigns, the system will also evaluate mobile phone and other contacts subject to specific restrictions (e.g., phone numbers where the recipient is charged for the call) under a separate scheme. The system determines if the contact is a mobile phone number, as shown in block 416. In an embodiment, the system evaluates the tables created in block 406 based on the online banking, application data, TELCORDIA®, and/or NEUSTAR® data.

The system determines if the merchant has explicit permission allowing the customer to be called or otherwise contacted at the mobile phone number, as shown in block 418. The explicit permission may also be in the data pulled in block 406.

Finally, the system determines if the merchant has implicit permission allowing the customer to be called or otherwise contacted at the mobile phone number, as shown in block 420. The implicit permission may be evaluated using the table loaded in block 410, where implicit permission is attached to the database.

Referring now to FIG. 5, an exemplary screenshot of a graphical representation of a primary information screen for a customer, in accordance with embodiments of the disclosure, is provided. It will be understood that the display page 500 can be embodied as portions of a dashboard application, portions of a portal application, as intranet pages, as Internet web pages, as the display associated with a mobile application, and/or the like. In an exemplary embodiment, the screenshot is provided to a representative that is communicating with or about to communicate with a customer on behalf of a merchant.

The exemplary display page 500 provides graphical information to the representative relating to the customer and/or the customer's accounts. In the example, primary information 502 is provided on a first tab, secondary information 504 is provided on a second tab, and demographic information 506 is provided on a third tab.

In an embodiment, the primary information 502 includes information on the customer including indicators 508 of specific characteristics of the customer. These may include whether the customer has multiple accounts 510 or has locked 512 one or more accounts. A locked account is an account that cannot be communicated with for some reason. The primary information 502 may also include list of contacts 514, e.g., phone numbers, as well as a link 516 to details of the contacts. Because contacts available to the system may change, the system may also allow the representative to refresh 518 the contacts list at any time. Additional information that may be included on the primary information 502 page including a description of the customer account types 520 (e.g., checking, savings, and the like) and the last address change 522. In some embodiments, the primary information page is customizable by the representative or an administrator. In an embodiment (not shown), the secondary information 504 includes information that may not be relevant to the planned communication but useful if the customer asks other questions about the customer's account. In an embodiment, the secondary information includes links to other sources of information on the customer. In a further embodiment (not shown), the demographic information 506 includes information on the demographics of the customer. For example, the age, career, and/or family status of the customer may be provided to the representative.

It should be understood that the exemplary screenshot is but one example of the graphical depictions that may be provided to a representative or administrator related to the system and method. Secondary information and/or demo-

graphic information on the customer may also be provided to the representative via the merchant's webpage or an application.

Turning again to FIG. 6, an exemplary screenshot of a graphical representation of contacts for a customer, in accordance with some embodiments of the disclosure, is provided. In this example, phone numbers are provided for a customer. This screen may be available to the representative based on the details link 516 in the display page 500. In some embodiments, the contacts page 600 includes the specific contacts 602 and an indicator 604 on whether the contact may be used. In some embodiments, the indicator 604 discloses whether a contact may be called, whether a contact may be called if the representative records an exception to some restriction on the call (e.g., the customer requested a phone call at a certain time that otherwise would not be permitted), or the contact may not be called with no exceptions. In some embodiments, the system also includes a record of the history of the contact, including the number of calls remaining 406, the number of messages remaining 608, the phone use (e.g., home or business) 610, the line type (e.g., cell or land-line) 612, and the state that the phone is registered in 614. In further embodiments, the contacts page 600 includes a record of whether, and in some cases when, permission to contact has been granted. For example, for each phone number the contacts page 600 may display whether permission has been received to use a dialer 616, whether permission has been received to use a pre-recorded message 618, whether permission has been received to use a text message 620, and whether implicit consent to be contacted has been received 622. Other types of consent may be available on this screen depending on the contacts present in the contact list. For example, if an email address is present in the contacts list, the screen may also track whether the system has permission to send automatically generated emails to the email address.

FIG. 7 provides a block diagram illustrating an exemplary financial institution banking system 700 in greater detail, in accordance with embodiments of the invention. The banking system 700 may be the merchant system that provides for the system and method disclosed in FIGS. 1-4. As illustrated in FIG. 7, in one embodiment of the invention, the banking system 700 includes a processing device 720 operatively coupled to a network communication interface 710 and a memory device 750. In certain embodiments, the banking system 700 is operated by a first entity, such as a financial institution, while in other embodiments the banking system 700 is operated by an entity other than a financial institution.

It should be understood that the memory device 750 may include one or more databases or other data structures/repositories. The memory device 750 also includes computer-executable program code that instructs the processing device 720 to operate the network communication interface 710 to perform certain communication functions of the banking system 700 described herein. For example, in one embodiment of the banking system 700, the memory device 750 includes, but is not limited to, a network server application 770, a customer account data repository 780, which includes customer account information 784, a decision engine 790, a permission monitoring routine 792, and other computer-executable instructions or other data. The computer-executable program code of the network server application 770 or the permission monitoring routine 792 may instruct the processing device 720 to perform certain logic, data-processing, and data-storing functions of the banking system 700 described herein, as well as communication functions of the banking system 700.

In an embodiment, the customer account data repository 780 includes customer account information 784. The cus-

customer account information may include account history for the customer, demographic information for the customer, any notations made by the customer or a representative on the customer's file, and the like.

In some embodiments, the permission monitoring routine 792 facilitates monitoring of explicit and implicit permission received from the customer. In an embodiment, the permission monitoring routine 792 tracks when permission is received from a customer to use a contact to communicate with the customer via one or more channels. For example, the permission monitoring routine 792 may identify when implicit permission has been granted by the customer, based on the system and method disclosed in FIG. 4, and update the customer information with the implicit permission.

As used herein, a "communication interface" generally includes a modem, server, transceiver, and/or other device for communicating with other devices on a network, and/or a user interface for communicating with one or more users. Referring again to FIG. 7, the network communication interface 710 is a communication interface having one or more communication devices configured to communicate with one or more other devices on the network, such as a representative work station, an autodialer, a customer contact, and the banking system 700. The processing device 720 is configured to use the network communication interface 710 to transmit and/or receive data and/or commands to and/or from the other devices connected to a network to allow communication between the devices.

FIG. 8 provides a block diagram illustrating technical components for a system 800 for determining permission to contact, in accordance with an embodiment of the present disclosure. As illustrated, the system 800 includes a customer 810, a merchant computer platform 820, a representative workstation 830 for a representative 812 and a network 840. It will be understood that the representative 812 has access to the representative workstation 830.

As shown in FIG. 8, the merchant computer platform 820 and representative workstation 830 are each operatively and selectively connected to the network 840, which may include one or more separate networks. In addition, the network 840 may include a local area network (LAN), a wide area network (WAN), and/or a global area network (GAN), such as the Internet. It will also be understood that the network 840 may be secure and/or unsecure and may also include wireless and/or wireline technology. The network 840 may be used to communicate with the customer 810 via the contact.

As shown in FIG. 8, in accordance with some embodiments of the present invention, the representative workstation 830 includes a communication interface 832, a processor 833, a memory 834 having a pop-up routine 835 stored therein, an autodialer or a connection to an autodialer 836, and a user interface 837. In such embodiments, the communication interface 832 is operatively and selectively connected to the processor 833, which is operatively and selectively connected to the user interface 837, the memory 834 and the autodialer 836.

The user interface 837 may allow the representative workstation 830 to receive data from the customer 810. In an embodiment, the representative workstation 830 may include any of a number of devices allowing the representative 812 to control the representative workstation 830 and communicate with the customer 850, such as a keypad, keyboard, touchscreen, touchpad, microphone, mouse, joystick, stylus, other pointer device, button, soft key, and/or other input device(s). In some embodiments, the user interface 837 also includes one or more user output devices, such as a display and/or speaker, for presenting information to the representative 812.

Each communication interface described herein, including the communication interface 832 and 822, generally includes hardware, and, in some instances, software, that enables a portion of the system 800, such as the processor 833 to transport, send, receive, and/or otherwise communicate information. For example, the communication interface 832 of the representative workstation 830 may include a modem, server, electrical connection, and/or other electronic device that operatively connects the representative workstation 830 to another electronic device, such as the electronic devices that make up the merchant computer platform 820 and/or the electronic device of the customer 810.

Each processor described herein, including the processor 833 and 824, generally includes circuitry for implementing the audio, visual, and/or logic functions of that portion of the system 800. For example, the processor may include a digital signal processor device, a microprocessor device, and various analog-to-digital converters, digital-to-analog converters, and other support circuits. Control and signal processing functions of the system in which the processor resides may be allocated between these devices according to their respective capabilities. The processor may also include functionality to operate one or more software programs based at least partially on computer-executable program code portions thereof, which may be stored, for example, in a memory device, such as the memory 834 of the representative workstation 830 and the memory 826 of the merchant computer platform 820.

Each memory device described herein, including the memory 834 for storing the pop-up routine 835 and the memory 826 of the merchant computer platform 820, may include any computer-readable medium. For example, memory may include volatile memory, such as volatile random access memory (RAM) having a cache area for the temporary storage of data. Memory may also include non-volatile memory, which may be embedded and/or may be removable. The non-volatile memory may additionally or alternatively include an EEPROM, flash memory, and/or the like. The memory may store any one or more of pieces of information and data used by the system in which it resides to implement the functions of that system.

As shown in FIG. 8, the memory 834 of the representative workstation 830 includes the pop-up routine 835. The pop-up routine 835 provides alerts and/or information to the representative relating to the customer, the contact, or the call. For example, the pop-up routine may determine that the customer resides in a state having restrictions on certain questions during a phone call from a financial institution. The pop-up routine would display a special screen before or during the communication with the customer providing information on the restrictions. In some embodiments, the pop-up routine 835 includes computer-executable program code portions for instructing the processor 833 to perform one or more of the functions of the pop-up routine 835 described and/or contemplated herein. FIG. 9 depicts an exemplary screenshot and embodiments for a pop-up that is displayed to the representative by the pop-up routine 835.

It will be understood that the representative workstation 830 can be configured to implement one or more portions of the process flows described and/or contemplated herein. For example, in some embodiments, the representative workstation 830 is configured so that the communication interface 832 is operatively and selectively linked to the merchant computer platform 820 to receive autodialing campaigns or connect to an autodialer. For instance, information regarding the customers that will be contacted during an autodialing campaign, e.g. contacts, account history, or the like. In other embodiments (not shown) an application may be stored in the

memory **834** of the representative workstation **830** that enables the workstation to perform some or all of the steps of process flows **300** shown in FIGS. **3** and **400** shown in FIG. **4**.

FIG. **8** also illustrates a merchant computer platform **820**, in accordance with an embodiment of the present invention. The merchant computer platform **820** may include any computerized apparatus that can be configured to perform any one or more of the functions of the merchant computer platform **820** described and/or contemplated herein. In accordance with some embodiments, for example, the merchant computer platform **820** may include an engine, a platform, a server, a database system, a front end system, a back end system, a personal computer system, and/or the like. In some embodiments, such as the one illustrated in FIG. **8**, the merchant computer platform **820** includes a communication interface **822**, a processor **824** and a memory **826**. In some embodiments, as illustrated in FIG. **8**, customer data (such as contacts, transactional data, account history data, social network data and Internet data) **827**, a decision engine **828** for determining permission, and an autodialing routine **829** may be stored in memory **826**. The customer data **827** may have been previously collected and stored in the memory **826** of the merchant computer platform **820**, or the merchant computer platform may actively collect customer data **827** by using the communication interface **822** to access the network **840** and only temporarily saves the customer data **827** to the memory to be accessed by the processor **824**. The communication interface **822** is operatively and selectively connected to the processor **824**, which is operatively and selectively connected to the memory **826**.

It will be understood that the merchant computer platform **820** can be configured to implement one or more portions of the process flows described and/or contemplated herein. For example, in some embodiments, the merchant computer platform **820** is configured so that the processor uses a decision engine to determine when permission has been received and then instructs the autodialer to communicate with the customer via the contact. In certain embodiments the autodialing routine **829**, stored in memory **826**, is configured to control an autodialer. The autodialer may be integral with the system or may be external to the system yet connected over the network **840**. In yet other embodiments, the decision engine **828** stored in memory **826** is configured to determine if permission is needed and, if so, determine if permission has been received.

It will be understood that the embodiment illustrated in FIG. **8** is exemplary and that other embodiments may vary. For example, in some embodiments, some or all of the portions of the system **800** may be combined into single portion. Specifically, in some embodiments, the merchant computer platform **820** is configured to perform all of the same functions of those separate portions as described and/or contemplated herein. Likewise, in some embodiments, some or all of the portions of the system **800** may be separated into two or more distinct portions.

FIG. **9** depicts an exemplary screenshot of a pop-up providing information to a representative prior to or during a communication with a customer, in accordance with some embodiments of this disclosure. The screenshot **900** includes an alert or notification to the representative about some portion of the communication. For example, the exemplary screenshot **900** includes an alert about post dated checks. The system determines that the customer is in state X based on the phone number or address of the customer accounts. Before or during the communication with the customer, the representative is made aware of specific regulations in state X relating to post dated checks. The pop-up also provides context of the

notification, such as informing the representative that the notification is for the representative's benefit and should not be read to the customer. In still further embodiments, the representative must acknowledge the pop-up notification before the communication can begin. Other types of notifications, including consecutive notifications, may also be made available to the representative. In the example, a mini Miranda notification is provided to the representative as well as the post-dated check notification. Other types of notifications include notifying the representative that skip tracing is prohibited, that phone calls to business contacts are prohibited during non-working hours, as well as a definition of non-working hours, that a maximum number of contacts have been made to a customer or contact, or the like.

FIG. **10** provides an interface illustrating a warning message presented to the representative **1000**, in accordance with one embodiment of the present disclosure. In this warning **1002**, the rule that is not satisfied is a rule associated with a time zone violation, as illustrated in section **1004**. In section **1006** a description of the rule is presented to the representative. As illustrated in section **1008**, the account information regarding the customer account associated with the customer that the representative is attempting to communicate is presented. Again, if allowed to override, the representative may input the reason for the exception in section **1010**. Finally, a "continuing calling customer" button **1012** may be highlighted if the representative is able to override the warning. If not, the representative must select the "do not call customer" button **1014**.

In some embodiments, the system tracks the exceptions by representative, customer, account, and/or practice area/team. By tracking the exceptions, the system is able to determine trends in exception requests and initiation. The tracking also allows the system to identify representatives or teams that are using exceptions in an unusual manner and, if necessary, educate the representative or team or halt the exceptions. In some embodiments, the tracking occurs on a daily basis in order to confirm that the system is adhering to any and all rules, laws, and regulations relating to contacting customers.

While certain exemplary embodiments have been described and shown in the accompanying drawings, it is to be understood that such embodiments are merely illustrative of and not restrictive on the broad invention, and that this invention not be limited to the specific constructions and arrangements shown and described, since various other updates, combinations, omissions, modifications and substitutions, in addition to those set forth in the above paragraphs, are possible.

The steps and/or actions of a method or algorithm described in connection with the embodiments disclosed herein may be embodied directly in hardware, in a software module executed by a processor, or in a combination of the two. A software module may reside in RAM memory, flash memory, ROM memory, EPROM memory, EEPROM memory, registers, a hard disk, a removable disk, a CD-ROM, or any other form of storage medium known in the art. An exemplary storage medium may be coupled to the processor, such that the processor can read information from, and write information to, the storage medium. In the alternative, the storage medium may be integral to the processor. Further, in some embodiments, the processor and the storage medium may reside in an Application Specific Integrated Circuit (ASIC). In the alternative, the processor and the storage medium may reside as discrete components in a computing device. Additionally, in some embodiments, the events and/or actions of a method or algorithm may reside as one or any combination or set of codes and/or instructions on a machine-

readable medium and/or computer-readable medium, which may be incorporated into a computer program product.

In one or more embodiments, the functions described may be implemented in hardware, software, firmware, or any combination thereof. If implemented in software, the functions may be stored or transmitted as one or more instructions or code on a computer-readable medium. Computer-readable media includes both computer storage media and communication media including any medium that facilitates transfer of a computer program from one place to another. A storage medium may be any available media that can be accessed by a computer. By way of example, and not limitation, such computer-readable media can comprise RAM, ROM, EEPROM, CD-ROM or other optical disk storage, magnetic disk storage or other magnetic storage devices, or any other medium that can be used to carry or store desired program code in the form of instructions or data structures, and that can be accessed by a computer.

Also, any connection may be termed a computer-readable medium. For example, if software is transmitted from a website, server, or other remote source using a coaxial cable, fiber optic cable, twisted pair, digital subscriber line (DSL), or wireless technologies such as infrared, radio, and microwave, then the coaxial cable, fiber optic cable, twisted pair, DSL, or wireless technologies such as infrared, radio, and microwave are included in the definition of medium. "Disk" and "disc", as used herein, include compact disc (CD), laser disc, optical disc, digital versatile disc (DVD), floppy disk and blu-ray disc where disks usually reproduce data magnetically, while discs usually reproduce data optically with lasers. Combinations of the above should also be included within the scope of computer-readable media

Computer program code for carrying out operations of embodiments of the present invention may be written in an object oriented, scripted or unscripted programming language such as Java, Perl, Smalltalk, C++, or the like. However, the computer program code for carrying out operations of embodiments of the present invention may also be written in conventional procedural programming languages, such as the "C" programming language or similar programming languages.

Embodiments of the present invention are described below with reference to flowchart illustrations and/or block diagrams of methods, apparatus (systems), and computer program products. It may be understood that each block of the flowchart illustrations and/or block diagrams, and/or combinations of blocks in the flowchart illustrations and/or block diagrams, can be implemented by computer program instructions. These computer program instructions may be provided to a processor of a general purpose computer, special purpose computer, or other programmable data processing apparatus to produce a machine, such that the instructions, which execute via the processor of the computer or other programmable data processing apparatus, create mechanisms for implementing the functions/acts specified in the flowchart and/or block diagram block or blocks.

These computer program instructions may also be stored in a computer-readable memory that can direct a computer or other programmable data processing apparatus to function in a particular manner, such that the instructions stored in the computer readable memory produce an article of manufacture including instruction means which implement the function/act specified in the flowchart and/or block diagram block(s).

The computer program instructions may also be loaded onto a computer or other programmable data processing apparatus to cause a series of operational steps to be per-

formed on the computer or other programmable apparatus to produce a computer-implemented process such that the instructions which execute on the computer or other programmable apparatus provide steps for implementing the functions/acts specified in the flowchart and/or block diagram block(s). Alternatively, computer program implemented steps or acts may be combined with operator or human implemented steps or acts in order to carry out an embodiment of the invention.

Those skilled in the art may appreciate that various adaptations and modifications of the just described embodiments can be configured without departing from the scope and spirit of the invention. Therefore, it is to be understood that, within the scope of the appended claims, the invention may be practiced other than as specifically described herein.

What is claimed is:

1. A system for determining permission to contact, the system comprising:
 - a computer apparatus including a processor and a memory; and
 - a software module stored in the memory, comprising executable instructions that when executed by the processor cause the processor to:
 - determine a usable contact to use in communicating with a customer, comprising:
 - determining whether a first customer account owned by the customer has an associated contact and if not, determining a second customer account owned by the customer; and, if available, determining a contact associated with the second customer account, thereby resulting in at least one account contact; and
 - searching publicly available information including databases of contacts and social networks to determine if the customer has any publicly available contacts, thereby resulting in at least one public contact;
 - populate a list of usable contacts with the at least one account contact and the at least one public contact;
 - determine when a merchant has received unconditional explicit denial to communicate with the customer using any contacts on the list of usable contacts;
 - eliminating any contacts from the list of usable contacts associated with a set of circumstances associated with one or more potential communications with the customer when the merchant has received unconditional explicit denial to communicate with the customer using those contacts;
 - determine when a merchant has received conditional explicit denial having at least one associated condition to communicate with the customer using any contacts associated with the customer;
 - apply the at least one condition to the set of circumstances associated with one or more potential communications to filter the list of usage contacts;
 - determine when any of the contacts from the list of usable contacts requires permission to communicate with the customer;
 - determine when permission has been received for each of the contacts from the list of usable contacts that require permission to communicate with the customer and filter any contacts for which permission is required but has not been received; and
 - initiate communication with the customer based on one or more of the contacts from the list of usable contacts.

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2. The system of claim 1, wherein the contact requires permission to communicate with a phone number associated with a mobile phone and a phone number that charges a recipient for a phone call.

3. The system of claim 1, wherein the permission to communicate with the customer is selected from the group consisting of explicit permission and implicit permission.

4. The system of claim 3, wherein implicit permission is received from the customer via an account registration.

5. The system of claim 1, wherein the software module further comprises executable instructions for communicating with the customer via the contact.

6. The system of claim 5, wherein the contact is selected from the group consisting of a phone number for a voice call, a phone number for a text message, an email address, and a social network contact.

7. The system of claim 1, wherein the software module further comprises executable instructions for determining an autodialing campaign consisting of contacts for which permission to contact has been determined.

8. A computer program product for determining permission to contact, the computer program product comprising:

a non-transitory computer readable storage medium having computer readable program code embodied therein, the computer readable program code comprising:
a computer readable program code configured to determine a usable contact to use in communicating with a customer, comprising:

determining whether a first customer account owned by the customer has an associated contact and if not, determining a second customer account owned by the customer; and, if available, determining a contact associated with the second customer account, thereby resulting in at least one account contact; and

searching publicly available information including databases of contacts and social networks to determine if the customer has any publicly available contacts, thereby resulting in at least one public contact;

a computer readable program code configured to populate a list of usable contacts with the at least one account contact and the at least one public contact;

a computer readable program code configured to determine when a merchant has received unconditional explicit denial to communicate with the customer using any contacts on the list of usable contacts;

a computer readable program code configured to eliminate any contacts from the list of usable contacts associated with a set of circumstances associated with one or more potential communications with the customer when the merchant has received unconditional explicit denial to communicate with the customer using those contacts;

a computer readable program code configured to determine when a merchant has received conditional explicit denial having at least one associated condition to communicate with the customer using any contacts associated with the customer;

a computer readable program code configured to apply the at least one condition to the set of circumstances associated with one or more potential communications to filter the list of usage contacts;

a computer readable program code configured to determine when any of the contacts from the list of usable contacts requires permission to communicate with the customer;

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a computer readable program code configured to determine when permission has been received for each of the contacts from the list of usable contacts that require permission to communicate with the customer and filter any contacts for which permission is required but has not been received; and

a computer readable program code to initiate communication with the customer based on one or more of the contacts from the list of usable contacts.

9. The computer program product of claim 8, wherein the contact requires permission to communicate with a phone number associated with a mobile phone and a phone number that charges a recipient for a phone call.

10. The computer program product of claim 8, wherein the permission to communicate with the customer is selected from the group consisting of explicit permission and implicit permission.

11. The computer program product of claim 10, wherein implicit permission is received from the customer via an account registration.

12. The computer program product of claim 8, the computer program product further comprising computer readable program code configured to communicate with the customer via the contact.

13. The computer program product of claim 12, wherein the contact is selected from the group consisting of a phone number for a voice call, a phone number for a text message, an email address, and a social network contact.

14. The computer program product of claim 8, the computer program product further comprising computer readable program code configured to determine an autodialing campaign consisting of contacts for which permission to contact has been determined.

15. A method for determining permission to contact, the method comprising:

determining, by a computing device processor, a usable contact to use in communicating with a customer, comprising:

determining whether a first customer account owned by the customer has an associated contact and if not, determining a second customer account owned by the customer; and, if available, determining a contact associated with the second customer account, thereby resulting in at least one account contact; and

searching publicly available information including databases of contacts and social networks to determine if the customer has any publicly available contacts, thereby resulting in at least one public contact;

populating, by a computing device processor, a list of usable contacts with the at least one account contact and the at least one public contact;

determining, by a computing device processor, when a merchant has received unconditional explicit denial to communicate with the customer using any contacts on the list of usable contacts;

eliminating any contacts from the list of usable contacts associated with a set of circumstances associated with one or more potential communications with the customer when the merchant has received unconditional explicit denial to communicate with the customer using those contacts;

determining when a merchant has received conditional explicit denial having at least one associated condition to communicate with the customer using any contacts associated with the customer;

applying the at least one condition to the set of circumstances associated with one or more potential communications to filter the list of usage contacts;
determining, by a computing device processor, when any of the contacts from the list of usable contacts requires permission to communicate with the customer;
determining, by a computing device processor, when permission has been received for each of the contacts from the list of usable contacts that require permission to communicate with the customer and filter any contacts for which permission is required but has not been received; and
initiating communication with the customer based on one or more of the contacts from the list of usable contacts.

16. The method of claim **15**, wherein the contact requires permission to communicate with a phone number associated with a mobile phone and a phone number that charges a recipient for a phone call.

17. The method of claim **15**, wherein the permission to communicate with the customer is selected from the group consisting of explicit permission and implicit permission.

18. The method of claim **17**, wherein implicit permission is received from the customer via an account registration.

19. The method of claim **17**, the method further comprising communicating with the customer via the contact.

20. The method of claim **15**, the method further comprising determining, via a computing device processor, an autodialing campaign consisting of contacts for which permission to contact has been determined.

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